Please replace the heading at page 3, line 17, with the following rewritten heading:

Description of the Invention

Please replace the paragraph at page 5, lines 1-14, with the following rewritten paragraph:

For example, when the user 202 accesses an Internet chargeable site or the Internet shopping mall 204, the user 202 enters a Personal Identification Number (PIN)(to be abbreviated as PIN# hereinafter) for payment. The accessed Internet shopping mall 204 requests authentication of the PIN# to the settlement server 150 through the payment G/W 160. The settlement server 150 exchanges the information with the PCCS 140 and transfers the authentication result of the PIN# to the Internet shopping mall 204 via the payment G/W 140. After the user 202 uses the service, billing for using the service is requested to the settlement server 150 through the payment G/W 160. Then, the settlement server 150 communicates with the PCCS 140 for settlement and then notifies the settlement result to the shopping mall 204 through the payment G/W 160. In the preferred embodiment of the present invention, the settlement server 150 and the PCCS 140 are separately processed for the sake of fast and convenient implement of the invention. However, the settlement server 150 and the PCCS 140 may run on a

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single computer, and even the payment G/W 140 may also be incorporated therein.

Please replace the paragraph at page 6, lines 22-25, with the following rewritten paragraph:

If the 'For user' option is selected, as shown in FIG. 10E, the user's password is registered and then the PIN# is activated by a PCCS server to complete the purchase procedure. After completion of the purchase procedure, the settlement server notified the purchase statement to the user.

Please replace the paragraphs at page 7, lines 1-20, with the following rewritten paragraphs:

Then, according to selection of the payment method, a screen for payment request is displayed. If there is a recharge request, payment is made through a payment gateway. After confirming that payment has been made, the information of the corresponding PIN# is updated by the PCCS server and the balance and state information of the corresponding PIN# are transferred to the settlement server. The settlement server registers transaction statement on its database, completes recharge and then notifies the recharge result to the user.

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FIG. 6 is a flow diagram illustrating a procedure of buying goods using a multifunctional prepaid card according to the present invention.

Referring to FIG. 6 after the user access an Internet shopping mall for purchasing goods, the order sheet provided by the shopping mall is filled out. If a multifunctional prepaid card according to the present invention is selected as a payment method, payment request is made to the payment gateway. The payment gateway receives a PIN# and password through a screen displayed on the shopping mall and requests authentication of the card to the settlement server. The settlement server requests the PIN# information and state and balance information to the PCCS server and then receives the information to determine whether payment is to be made. If it is determined that payment is possible, the PIN# information is updated, and the card information, that is, the state and balance information, is changed by the PCCS server. Then, the transaction statement is registered, and the payment result is notified to the user.

In the Claims:

Please cancel claims 5-7 without prejudice or disclaimer, and please amend claims 1-4 as follows:

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